

**IN THE UNITED STATES BANKRUPTCY COURT  
DISTRICT OF PUERTO RICO**

IN RE: **LUIS ANGEL DELGADO RAMOS**  
SSN xxx-xx-3214

CASE NO: **22-03321-ESL**

Debtor(s)

**Chapter 13**

**TRUSTEE'S OBJECTION TO PROPOSED PLAN CONFIRMATION UNDER SECTION 1325**

**\*ATTORNEY FEES AS PER R 2016(b) STATEMENT:**

Attorney of Record: **ROBERTO FIGUEROA CARRASQUILLO\***

Total Agreed: **\$4,000.00**      Paid Pre-Petition: **\$237.00**      Outstanding (Through the Plan): **\$3,763.00**

**\*TRUSTEE'S POSITION RE CONFIRMATION UNDER U.S.C. §1325**

**Debtor's/s' Commitment Period:** ☒ Under Median Income 36 months    ☐ Above Median Income 60 months §1325(b)(1)(B)  
☐ The Trustee cannot determine debtor's/s' commitment period at this time.    Projected Disposable Income: **\$0.00**

**Liquidation Value: \$0.00    Estimated Priority Debt: \$0.00**

**If the estate were liquidated under Chapter 7, nonpriority unsecured claims would be paid approximately \$0.00**

With respect to the (amended) Plan date: **May 04, 2023 (Dkt 49)**      **Plan Base: \$39,881.00**

**The Trustee:**    ☐ **DOES NOT OBJECT**    ☒ **OBJECTS**    Plan Confirmation    Gen. Uns. Approx. Dist.: 1.6/TBD %

**The Trustee objects to confirmation for the following reasons:**

**[1325(a)(5)] Plan fails to comply with required treatment of allowed Secured Claims.**

BPPR filed a Notice of Post Petition Mortgage fees, expenses and Charges (5/16/2023) through which he claims \$500.00 for filing the objection to plan in docket no. 13. The plan does not include a provision for the payment of such fees. The Trustee hereby informs that the plan is not sufficiently funded to pay what debtor intends to pay and those fees. Debtor's plan is only distributing \$36.66 to the general unsecured creditors.

**[1325(a)(6)] Payment Default Feasibility – Debtor(s) is in default with proposed plan payments, to the trustee and/or creditor(s).**

Debtor is one payment, or \$490.00, in arrears with the Trustee. The pending payment pertains to the month of May 2023, which became due on the 17th day of the month.

**\*OTHER COMMENTS / OBJECTIONS**

NONE.

**CERTIFICATE OF SERVICE:** The Chapter 13 Trustee herewith certifies that a copy of this motion has been served via first class mail on the same date it is filed to: the DEBTOR(S), and to her/his/their attorney through CM-ECF notification system.

/s/ Jose R. Carrion, Esq.  
**CHAPTER 13 TRUSTEE**  
PO Box 9023884, San Juan PR 00902-3884  
Tel. (787)977-3535 Fax (787)977-3550

Date: May 24, 2023

/s/ Nannette Godreau, Esq.

Last Docket Verified: 51    Last Claim Verified: 5 4-2    CMC: NM